

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

EDWARD PAPALE  
MARGARET PAPALE  
Debtor(s)

Case No. 16-17190-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/11/2016.
- 2) The plan was confirmed on 05/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/19/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,633.88.
- 10) Amount of unsecured claims discharged without full payment: \$40,726.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$21,952.00  
Less amount refunded to debtor \$52.00

**NET RECEIPTS: \$21,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,789.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,900.97  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,689.97**

Attorney fees paid and disclosed by debtor: \$1,211.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA N.A.	Secured	211,557.00	210,159.27	2,262.72	2,262.72	0.00
BENEFICIAL MUTUAL SAVINGS	Secured	20,970.00	NA	NA	0.00	0.00
CHASE	Unsecured	591.00	NA	NA	0.00	0.00
CITIBANK SEARS	Unsecured	2,468.00	NA	NA	0.00	0.00
CITICARDS CBNA	Unsecured	514.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	149.70	149.70	149.70	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	2,203.00	2,285.41	2,285.41	705.21	0.00
LVNV FUNDING LLC	Unsecured	1,346.00	1,414.94	1,414.94	436.60	0.00
LVNV FUNDING LLC	Unsecured	936.00	1,044.61	1,044.61	322.35	0.00
MERRICK BANK	Unsecured	981.00	956.08	956.08	295.11	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	2,238.00	2,325.88	2,325.88	717.69	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,322.00	1,436.62	1,436.62	443.32	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	281.00	322.34	322.34	99.44	0.00
NAVIENT	Unsecured	6,510.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	867.00	867.15	867.15	267.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	233.00	238.52	238.52	73.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,328.00	1,328.08	1,328.08	409.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,556.33	2,556.33	788.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,238.00	1,238.14	1,238.14	382.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,514.00	3,514.50	3,514.50	1,084.48	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,076.00	1,139.09	1,139.09	351.54	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,502.00	1,713.47	1,713.47	528.76	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	509.00	690.61	690.61	213.08	0.00
TARGET	Unsecured	986.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Secured	20,689.00	19,843.71	NA	0.00	0.00
TD BANK USA NA	Unsecured	NA	1,199.98	1,199.98	370.26	0.00
TIDEWATER FINANCE CO	Unsecured	421.00	NA	NA	0.00	0.00
TIDEWATER FINANCE COMPANY	Unsecured	NA	237.56	237.56	73.35	0.00
UNITED STATES TREASURY (IRS)	Priority	3,000.00	1,749.63	1,749.63	1,749.63	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	61.20	61.20	18.77	0.00
US DEPARTMENT OF EDUCATION	Unsecured	17,492.00	17,713.92	17,713.92	5,466.18	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO DEALER SERVICES	Secured	3,268.00	2,882.47	2,882.47	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,262.72	\$2,262.72	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,032.17	\$149.70	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,294.89</b>	<b>\$2,412.42</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,749.63	\$1,749.63	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,749.63</b>	<b>\$1,749.63</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,284.43</b>	<b>\$13,047.98</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,689.97</u>
Disbursements to Creditors	<u>\$17,210.03</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$21,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/09/2021

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.